

In re:
Josephine Lopez
Debtor

Case No. 23-12587-mdc
Chapter 7

District/off: 0313-2
Date Rcvd: Dec 22, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db	+ Josephine Lopez, 2447 Knights Road, Bensalem, PA 19020-3403
14810905	K. Jordan, PO Box 397, Trumbauersville, PA 18970-0397
14810924	+ Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2023 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 23 2023 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2023 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14810894	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	Comenity Capital/JJills, Po Box 182120, Columbus, OH 43218-2120
14810893	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	Comenity Capital/JJills, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14810896	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
14810895	+ EDI: WFNNB.COM	Dec 23 2023 04:38:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14810897	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2023 23:47:09	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
14810898	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 22 2023 23:47:19	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
14810900	+ EDI: DISCOVER	Dec 23 2023 04:38:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14810899	+ EDI: DISCOVER	Dec 23 2023 04:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14810902	Email/Text: BNSFN@capitalsvcs.com	Dec 22 2023 23:44:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
14810901	Email/Text: BNSFN@capitalsvcs.com	Dec 22 2023 23:44:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
14810903	+ EDI: PHINGENESIS	Dec 23 2023 04:38:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14810904	+ EDI: PHINGENESIS	Dec 23 2023 04:38:00	Genesis FS Card Services, Po Box 4499,

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14810906	+ Email/Text: PBNCNotifications@perituservices.com	Dec 22 2023 23:43:00	Beaverton, OR 97076-4499
14810907	+ Email/Text: PBNCNotifications@perituservices.com	Dec 22 2023 23:43:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14810909	+ EDI: LENDNGCLUB	Dec 23 2023 04:38:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
14810908	+ EDI: LENDNGCLUB	Dec 23 2023 04:38:00	Lendclub Bnk, 595 Market St, San Francisco, CA 94105-2802
14810910	Email/Text: ml-ebn@missionlane.com	Dec 22 2023 23:43:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14810911	Email/Text: ml-ebn@missionlane.com	Dec 22 2023 23:43:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14810912	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
14810913	+ EDI: AGFINANCE.COM	Dec 23 2023 04:38:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14810916	+ EDI: SYNC	Dec 23 2023 04:38:00	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
14810915	+ EDI: SYNC	Dec 23 2023 04:38:00	Syncb/Walgreens, Po Box 71727, Philadelphia, PA 19176-1727
14810918	+ EDI: SYNC	Dec 23 2023 04:38:00	Syncb/Walgreens, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14810917	+ EDI: SYNC	Dec 23 2023 04:38:00	Synchrony/PayPal Credit, Po Box 71727, Philadelphia, PA 19176-1727
14810919	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 22 2023 23:44:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14810921	Email/Text: bknotice@upgrade.com	Dec 22 2023 23:43:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
14810920	Email/Text: bknotice@upgrade.com	Dec 22 2023 23:43:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
14810923	Email/Text: bk@villagecapital.com	Dec 22 2023 23:43:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
14810922	Email/Text: bk@villagecapital.com	Dec 22 2023 23:43:00	Village Capital & Investments, Llc, 2550 Paseo Verde Parkway, Henderson, NV 89074
			Village Capital & Investments, Llc, Attn: Bankruptcy, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14810914		Pascual Lopez

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-2

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
MARK A. CRONIN	on behalf of Creditor Village Capital & Investment LLC bkgroup@kmlawgroup.com
PAUL H. YOUNG	on behalf of Debtor Josephine Lopez support@ymalaw.com ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com ,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfcbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Josephine Lopez	Social Security number or ITIN xxx-xx-0760
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 23-12587-mdc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Josephine Lopez

12/21/23

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.